

Fill in this information to identify your case:

United States Bankruptcy Court for the

District of Arizona

Case number (If known)

16-01146

Chapter you are filing under

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

FILED

2016 FEB 10 AM 10:00

CLERK

**U.S. BANKRUPTCY COURT
DISTRICT OF ARIZONA**

Check if this is an
amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car?” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1.

About Debtor 2 (Spouse Only in a Joint Case):

1 Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

ANTHONY

First name

ARLO

Middle name

COSS

Last name

Suffix (Sr., Jr., II, III)

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2 All other names you have used in the last 8 years

Include your married or maiden names.

TONY

First name

Middle name

Last name

3 Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 6 2 2 9

OR

9 xx - xx - _____

xxx - xx - _____

OR

9 xx - xx - _____

Debtor 1

ANTHONY ARLO COSS

First Name Middle Name

Last Name

Case number (if known) _____

About Debtor 1

About Debtor 2 (Spouse Only In a Joint Case)

4 Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and *doing business as* names

I have not used any business names or EINs

I have not used any business names or EINs

Business name _____

Business name _____

Business name _____

Business name _____

EIN _____

EIN _____

EIN _____

EIN _____

5 Where you live

If Debtor 2 lives at a different address.

431 EAST CAMINO LUNA AZUL

Number Street _____

Number Street _____

SAHuarita

AZ

85629

City _____

State _____

ZIP Code _____

Pima

County _____

City _____

State _____

ZIP Code _____

Number Street _____

Number Street _____

P O Box _____

P O Box _____

City _____

State _____

ZIP Code _____

City _____

State _____

ZIP Code _____

6 Why you are choosing this district to file for bankruptcy

Check one

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district

I have another reason. Explain
(See 28 U S C § 1408)

Check one

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district

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(See 28 U S C § 1408)

Part 2: Tell the Court About Your Bankruptcy Case

7 The chapter of the Bankruptcy Code you are choosing to file under

Check one (For a brief description of each, see *Notice Required by 11 U S C § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)) Also, go to the top of page 1 and check the appropriate box

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8 How you will pay the fee

I will pay the entire fee when I file my petition Please check with the clerk's office in your local court for more details about how you may pay Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address

I need to pay the fee in installments If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A)

I request that my fee be waived (You may request this option only if you are filing for Chapter 7 By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments) If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition

9 Have you filed for bankruptcy within the last 8 years?

No
 Yes District ARIZONA When 10/06/2015 Case number 15-12779
 MM / DD / YYYY
 District ARIZONA When 12/02/2015 Case number 15-15296
 MM / DD / YYYY
 District When Case number
 MM / DD / YYYY

10 Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No
 Yes Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
 MM / DD / YYYY
 Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
 MM / DD / YYYY

11 Do you rent your residence?

No Go to line 12
 Yes Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
 No Go to line 12
 Yes Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition

Debtor 1

ANTHONY ARLO COSS

First Name

Middle Name

Last Name

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12 Are you a sole proprietor of any full- or part-time business?

No Go to Part 4
 Yes Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business

Health Care Business (as defined in 11 U S C § 101(27A))
 Single Asset Real Estate (as defined in 11 U S C § 101(51B))
 Stockbroker (as defined in 11 U S C § 101(53A))
 Commodity Broker (as defined in 11 U S C § 101(6))
 None of the above

13 Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U S C § 101(51D)

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U S C § 1116(1)(B)

No I am not filing under Chapter 11
 No I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code
 Yes I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14 Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No

Yes What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

16 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1

You must check one

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days

I am not required to receive a briefing about credit counseling because of:

Incapacity I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances

Disability My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so

Active duty I am currently on active military duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court

About Debtor 2 (Spouse Only in a Joint Case).

You must check one

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency

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Active duty I am currently on active military duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court

Debtor 1

ANTHONY ARLO COSS

First Name

Middle Name

Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

If you are represented by an attorney, you do not need to file this page.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime, you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No
 Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No
 Yes Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.


Signature of Debtor 1


Signature of Debtor 2

Date 02/09/2016
MM / DD / YYYY

Date _____
MM / DD / YYYY

Contact phone _____

Contact phone _____

Cell phone (520) 471-1300

Cell phone _____

Email address HYPERFLYER@AOL.COM

Email address _____